(d) Increase in FDI will provide professional expertise, improve the quality and range of services due to better technology, introduce new financial products and enable banks to adopt international best practices.

(e) In January 2003, HSBC sought RBI's approval for acquiring 20.07% stake in UTI Bank Ltd. RBI. allowed HSBC Asia Pacific Holding (UK)Ltd. to acquire 14.70% shares in UTI Bank Ltd. subject to certain conditions.

Panchayats as primary unit of Planning and Implementation

*197. SHRI R.P. GOENKA: Will the Minister of PANCHAYATI RAJ be pleased to state:

(a) whether it is a fact that recently some fresh initiatives have been taken to make the Panchayati Raj Institutions more effective by making Panchayats the primary units of planning and implementation of some 300-odd Centrally-sponsored schemes reaching the rural areas; and

(b) if so, the details thereof, including fresh guidelines laid down for the concerned Ministries at the Centre and/or the State Governments while formulating/implementing such schemes?

THE MINISTER OF PANCHAYATI RAJ (SHRI MANI SHANKAR AIYAR): (a) and (b) The Ministry of Panchayati Raj has gone through the list of approximately 300 schemes listed in Volume-II of the Expenditure Budget 2004-05 which, in the explanatory notes, itemizes, *inter alia,* the various Centrally Sponsored Schemes. The overwhelming majority of these schemes is related to the 29 subjects listed in the XI Schedule. In most Centrally Sponsored Schemes, there is considerable scope for increasing the involvement of Panchayats in line with the letter and spirit of Parts IX and IX A of the Constitution. As such, it is not until the provisions of Article 243G pervade the conceptualization of Centrally Sponsored Schemes that Panchayats will actually be empowered to function as "institutions of self-government" in respect of such schemes. These are among the issues that are being pursued through evolution of consensus in the series of seven Round Table of Panchayati Raj Institutions being organized by the Ministry of Panchayati Raj, six of which have already been held as stated above.

Prime Minister has approved a suggestion from the Ministry of Panchayati Raj that all Ministries who are operating Centrally Sponsored

Schemes should review their schemes in the light of Article 243G read with XI Schedule with a view to incorporating into the Schemes, the Constitutional provisions in this regard in letter and spirit. It has also been decided that the Ministry of Panchayati Raj should be consulted and their views incorporated in the notes prepared for consideration of Cabinet/Cabinet Committees in all cases relating to Centrally Sponsored Programmes/ Schemes that have a bearing on decentralization. Ministries are expected to take necessary action in this regard.

Decline in foreign tourists

†*198. DR. PRABHA THAKUR: Will the Minister of TOURISM be pleased to state:

(a) the name of the States in the country where maximum number of foreign tourists visit;

(b) whether it is a fact that the number of foreign tourists has decreased during the last three years; and

(c) if so, the reasons therefor alongwith the details of plans Government propose to implement to improve the situation?

THE MINISTER OF STATE OF THE MINISTRY OF TOURISM (SHRIMATI RENUKA CHOWDHURY): (a) The top popular States/Union Territories amongst the foreign tourists during the year 2003 are Maharashtra, Tamil Nadu, Uttar Pradesh, West Bengal, Delhi, Rajasthan, Andhra Pradesh, Goa, Kerala and Karnataka.

(b) After witnessing a decline of 6% in foreign tourist arrivals to India during the year 2002, there has been a positive growth of more than 14% during the year 2003 and an estimated growth of 24% during the year 2004 (January-November) as compared to the same period of the last year.

(c) The September 11 incident in the USA, conflict in Afghanistan, terrorist attack on Indian Parliament, tension on Indo-Pak border and the travel advisories issued by a number of foreign Governments were the main reasons for decline of foreign tourist arrivals to India during the year 2002.

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†Original notice of the question was received in Hindi.